

FILED US Bankruptcy Court - T  
NOV 10 2021 PM 3:18

Certificate Number: 15322-UT-CC-036130133



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## CERTIFICATE OF COUNSELING

I CERTIFY that on November 10, 2021, at 2:45 o'clock PM CST, Bianca Ruiz received from 1\$ Wiser Consumer Education, Inc., an agency approved pursuant to 11 U.S.C. 111 to provide credit counseling in the District of Utah, an individual [or group] briefing that complied with the provisions of 11 U.S.C. 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: November 10, 2021 By: /s/Richard Reibeling

Name: Richard Reibeling

Title: Certified Credit Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. 109(h) and 521(b).